



Eugene Education Association

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4J BENEFITS AND WELLNESS NEWSLETTER

Prepared by Julie Wenzl • 541-790-7682 • April 25, 2019 • Issue Number 312

WELLNESS CLINIC SUMMER PROMOTION

With the end of the school year on the horizon, now is the perfect time to focus on your health and wellness. The 4J Wellness Clinic invites you to let them help you with your wellness goals, and they're holding a summer promotion as an incentive!

The Prize: a Lane County Parks day use pass (worth \$40). The pass is good at any of the 56 Lane County Park day use areas for a full year (valid September 2019 – August 2020). The parks range from the coast to the mountains, including Richardson Park at Fern Ridge, the Howard Buford Recreation area at Mt. Pisgah, Baker Bay on Dorena Reservoir, Heceta Beach, Armitage Park, Bohemia Saddle, and many more!

How to Enter: Attend an appointment at the 4J Wellness Clinic between June 1 and August 31, 2019, for one of the following types of visits:

- New patient visit to the clinic;
- Insurance-eligible physicals, including women's annual exams;
- Follow-up appointments for pre-existing diabetes, asthma, high blood pressure, or high cholesterol.

Four winners will be selected, at random, on September 3, 2019, and notified that afternoon. Only one entry per person is allowed.

There is no out-of-pocket cost for 4J Wellness Clinic services. This is true not only during this special promotion period, but all the time. There is no out-of-pocket cost for eligible employees, retirees and dependents who seek care at the 4J Wellness Clinic! Please note: a \$20 fee will be assessed for missed appointments or late cancellations.

Clinic Hours: Monday through Friday all summer from 9:00 a.m. – 6:00 p.m., except holidays. The clinic is closed for lunch 1:00 – 2:00 p.m.

Who is Eligible? Insurance-eligible 4J employees, retirees and their insurance-eligible dependents (age 4

and above) are eligible to access the 4J Wellness Clinic. 4J employees and retirees who enroll in 4J/OEBB Kaiser Health as their primary health insurance coverage are not eligible to use the clinic.

To make an appointment, call 541-686-1427.

CASA – VOLUNTEERS NEEDED

Too many children suffer from abuse and neglect. When they are removed from their homes, they are placed in overburdened court and child welfare systems where they can slip through the cracks and risk continued abuse or neglect. Court Appointed Special Advocates (CASAs) have the power to prevent this tragic reality.

Last year, over 1,600 children in Lane County spent at least one night in the Child Welfare System. Those who had a CASA advocate on their side spent less time in care and are less likely to re-enter the system due to abuse or neglect. What an invaluable gift CASAs give to these children and our community.

What is a CASA Volunteer? CASA volunteers provide a powerful voice for abused and neglected children by speaking for each child's best interests in the courtroom and in the community. CASA volunteers advocate with the ultimate goal of getting their assigned child or children into a safe, permanent home as quickly as possible. While other adults involved in the child's life can change frequently, the CASA volunteer makes a commitment to remain a constant presence for the child from the CASA's appointment to the end. CASAs help navigate the child through the system, connecting with the court, foster parents, lawyers, DHS, teachers, doctors and more. CASAs serve 10-15 hours per month.

Who volunteers for CASA? CASA welcomes community members from all backgrounds! You do not need to be a social worker or attorney to volunteer. CASA relies on the generous gifts of our community members' time and resources to serve the children in need of an advocate on their side.

If you are interested in learning more, please visit <https://www.casa-lane.org/volunteering/casavolunteers/>

PERS EDUCATION SESSION IN 4J

4J will be hosting a PERS education presentation: **Understanding Your PERS Pension**. The presentation is suitable for PERS members just beginning their careers, for those within a few months of retirement, and for all members in between. The session and will be presented by Kris Kartub of Valic and snacks will be provided. *This is a repeat of previous 4J/Valic presentations.*

Topics will include:

- **Understanding the differences between Tier 1, Tier 2, and OPSRP**
- **Pension benefit calculation methods**
- **Understanding your IAP account**
- **Retirement option choices**

The presentation will begin at 4:30 p.m. in the Ed Center Auditorium on Tuesday, May 7, 2019, and will last approximately one hour 15 minutes.

To sign up to attend, please send an e-mail to wenzl@4j.lane.edu. In your e-mail, please indicate whether you will attend alone or whether you will be bringing a guest.

FLEXIBLE SPENDING ACCOUNTS – SHOULD YOU SIGN UP?

A Flexible Spending Account (FSA) is a benefit plan administered by PacificSource Administrators that allows you to save money by paying for qualifying health related and/or dependent care expenses with pre-tax dollars. You decide how much to set aside to pay for eligible expenses incurred during the plan year, which runs from October 1st through September 30th.

- Participation requires a new enrollment each year.
- Your election is deducted on a pre-tax basis from your paycheck in equal amounts throughout the year before social security, federal and, in most cases, state and local income taxes are deducted.
- Any health care or dependent care expenses that are paid from the Flexible Spending Account may not be claimed as a deduction or credit when filing your income tax return.
- Money set aside for dependent care expenses cannot be used to reimburse health care expenses and vice-versa.
- The plan year maximums for the upcoming FSA plan year are \$2,700 for health related expenses

and \$5,000 for dependent care expenses (\$2,500 if married and filing separately).

If you have unspent funds in your health care FSA at the end of the plan year, you can roll over up to \$500 into the next plan year. Unused funds above \$500 are forfeited. The dependent care FSA does not allow any funds to roll over.

If you have never set up an FSA, you may want to look into doing so for the upcoming plan year. Online open enrollment will run from August 15 – September 15, and information on how to participate will be included in the open enrollment information from 4J. If you'd like to learn more now, please visit <https://psa.pacificsource.com/Flex/>.

SKIN CANCER PREVENTION

Skin cancer is the most common type of cancer in the United States. Ultraviolet (UV) radiation from the sun is the main cause of skin cancer. UV damage can also cause wrinkles and blotches or spots on your skin. The good news is that skin cancer can be prevented, and it can almost always be cured when it's found and treated early.

To protect yourself from UV radiation, practice these behaviors:

- **Seek the shade**, especially between 10:00 a.m. and 4:00 p.m.
- **Don't get sunburned.**
- **Avoid tanning and never use UV tanning beds.**
- **Cover up** with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
- **Use a broad spectrum (UVA/UVB) sunscreen** with an SPF of 15 or higher every day. For extended outdoor activity, use a water-resistant, broad spectrum (UVA/UVB) sunscreen with an SPF of 30 or higher.
- **Apply 1 ounce (2 tablespoons) of sunscreen** to your entire body 30 minutes before going outside. Reapply every two hours or after swimming or excessive sweating.
- **Keep newborns out of the sun.** Sunscreens should be used on babies over the age of six months.
- **Examine your skin** head-to-toe every month.
- **See a dermatologist at least once a year** for a professional skin exam.